

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:	:	
Munoz et al.	:	
	:	
Group Art Unit: 3627	:	SYSTEM FOR ACCOUNT MANAGEMENT
	:	AND METHOD THEREFOR
Examiner: Paul Danneman	:	
	:	
Serial No.: 10/737,322	:	
	:	
Filed: December 16, 2003	:	

**RESPONSE TO OFFICE ACTION**

March 24, 2008

**VIA ELECTRONIC MAIL**

Mail Stop Amendment  
Commissioner for Patents  
Box 1450  
Alexandria VA, 22313-1450

Sir:

**A. Introductory Comments**

Applicant respectfully requests entry of the following claim listing and remarks in response to the non-final Office Action dated September 24, 2007.

Claims 1, 11, 19 and 20 have been amended. Claims 1-20 remain pending, with claims 1, 15 and 19 being independent. Applicant respectfully requests favorable reconsideration of this application in view of the following remarks.

**A Claim Listing** begins on page 2 of this paper.

**Remarks** begin on page 6 of this paper.